

**Information to identify the case:**

Debtor 1	Alfreda Holte		Social Security number or ITIN xxx-xx-2038
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 15-28066-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alfreda Holte

7/11/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Alfreda Holte  
 Debtor

Case No. 15-28066-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db +Alfreda Holte, 141 North 15th Street, Bloomfield, NJ 07003-5806  
 cr +Ocwen Loan Servicing, LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
     Fairfield, NJ 07004-2927  
 515757239 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
     Saint Louis, MO 63179-0040  
 515757241 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142  
 515931939 FedLoan Servicing, PO Box 69184, Harrisburg PA 17106-9184  
 515757243 +Felician College, c/o General Revenue Corp., P.O. Box 495999, Cincinnati, OH 45249-5999  
 515757250 +Hud-Fiancial Operations Center, 52 Corporate Circle, Albany, NY 12203-5176  
 515816042 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 515757253 +Midland Mortgage Company/Mid First Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
 515757252 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,  
     Oklahoma City, OK 73126-0648  
 515757258 +Ocwen Loan Servicing, LLC, P.O. Box 24738, West Palm Beach, FL 33416-4738  
 515843959 #+Poranica LLC, P. O. Box 11405, Memphis, TN 38111-0405  
 515757261 +Providian, Att: Midland Credit Management, 8875 Aero Drive - Suite 200,  
     San Diego, CA 92123-2255  
 515757262 +Prsm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 515757263 ++SENEX SERVICES CORP, 3333 FOUNDERS ROAD, 2ND FLOOR, INDIANAPOLIS IN 46268-4932  
     (address filed with court: Senex Services Corp, 333 Founds Rd, Indianapolis, IN 46268)  
 515757268 U.S. Attorney-New Jersey, Financial Litigation Unit, Federal Building, Room 701,  
     Newark, NJ 07102  
 516611708 +Wells Fargo Bank, N.A., c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,  
     P.O. Box 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2018 23:30:29 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2018 23:30:25 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 515873414 EDI: AIS.COM Jul 12 2018 02:53:00 American InfoSource LP as agent for, Verizon,  
     PO Box 248838, Oklahoma City, OK 73124-8838  
 515757240 +EDI: CITICORP.COM Jul 12 2018 02:53:00 Citibank/The Home Depot, Po Box 6497,  
     Sioux Falls, SD 57117-6497  
 515757242 +E-mail/Text: electroniccbkydocs@nelnet.net Jul 11 2018 23:30:32 Dept Of Education/neln,  
     121 S 13th St, Lincoln, NE 68508-1904  
 515757244 +EDI: RMSC.COM Jul 12 2018 02:53:00 GE Capital, P.O. Box 530913, Atlanta, GA 30353-0913  
 515757245 +EDI: RMSC.COM Jul 12 2018 02:53:00 GECRB/Home Shopping, Attn: Bankruptcy, Po Box 103104,  
     Roswell, GA 30076-9104  
 515757246 +EDI: RMSC.COM Jul 12 2018 02:53:00 GECRB/Home Shopping, Po Box 965005,  
     Orlando, FL 32896-5005  
 515757247 +EDI: RMSC.COM Jul 12 2018 02:53:00 GECRB/ShopNBC, Attn: Bankruptcy, Po Box 103104,  
     Roswell, GA 30076-9104  
 515757248 +EDI: RMSC.COM Jul 12 2018 02:53:00 GECRB/ShopNBC, Po Box 965005, Orlando, FL 32896-5005  
 515757249 +EDI: HFC.COM Jul 12 2018 02:53:00 Hsbc Bank, 95 Washington Street,  
     Buffalo, NY 14203-3006  
 515933626 +EDI: MID8.COM Jul 12 2018 02:53:00 Midland Credit Management, Inc. as agent for,  
     MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 515757251 +EDI: MID8.COM Jul 12 2018 02:53:00 Midland Funding, 8875 Aero Dr Ste 200,  
     San Diego, CA 92123-2255  
 515757254 +E-mail/Text: electroniccbkydocs@nelnet.net Jul 11 2018 23:30:32 Nelnet Lns,  
     3015 S Parker Rd, Aurora, CO 80014-2904  
 515757255 +EDI: WFNNB.COM Jul 12 2018 02:53:00 Newport News, Po Box 182125,  
     Columbus, OH 43218-2125  
 515757256 +EDI: WFNNB.COM Jul 12 2018 02:53:00 Newport News, 995 W 122nd Ave,  
     Westminster, CO 80234-3417  
 515757257 +Fax: 407-737-5634 Jul 12 2018 00:30:02 Ocwen Loan, 1661 Worthington Rd Suite 100,  
     West Palm Beach, FL 33409-6493  
 515757259 EDI: PRA.COM Jul 12 2018 02:53:00 Portfolio Rc, 120 Corporate Blvd Ste 1,  
     Norfolk, VA 23502  
 515919333 EDI: PRA.COM Jul 12 2018 02:53:00 Portfolio Recovery Associates, LLC,  
     c/o Home Shopping Network, POB 41067, Norfolk VA 23541  
 515975046 EDI: PRA.COM Jul 12 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Newport News,  
     POB 41067, Norfolk VA 23541  
 515975036 EDI: PRA.COM Jul 12 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Spiegel,  
     POB 41067, Norfolk VA 23541  
 515757260 +EDI: CHASE.COM Jul 12 2018 02:53:00 Providian, P.O. Box 99607, Arlington, TX 76096-9607  
 515757263 +E-mail/Text: bankruptcy@senexco.com Jul 11 2018 23:29:32 Senex Services Corp,  
     333 Founds Rd, Indianapolis, IN 46268  
 515757265 +EDI: WFNNB.COM Jul 12 2018 02:53:00 Spiegel/WFNNB, 995 W 122nd Ave,  
     Westminster, CO 80234-3417  
 515757264 +EDI: WFNNB.COM Jul 12 2018 02:53:00 Spiegel/WFNNB, Wfnnb, P.O. Box 182125,  
     Columbus, OH 43218-2125

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Jul 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515757266 +EDI: RMSC.COM Jul 12 2018 02:53:00 Syncb/lord & Tay, Po Box 965015,  
Orlando, FL 32896-5015  
515757267 +EDI: RMSC.COM Jul 12 2018 02:53:00 Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005  
515757269 +EDI: VERIZONCOMB.COM Jul 12 2018 02:53:00 Verizon, 500 Technology Dr,  
Weldon Spring, MO 63304-2225

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 11, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magrue trustee.com  
Mark Goldman on behalf of Debtor Alfreda Holte yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing, LLC ,  
PATRICK.LACSINA@GMAIL.COM

TOTAL: 4